



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 10-Dec-24

| CitiFirst Instalment MINI Code | Underlying                   | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| A2MJOB                         | A2 MILK CO LTD               | \$3.2318                       | \$3.8700                | \$5.69              | 56.80%  | \$2.46                                 | 31.99%           | 26/05/2026 | 0.00%                | Pay to investor   |
| A2MJOC                         | A2 MILK CO LTD               | \$2.6889                       | \$3.2300                | \$5.69              | 47.26%  | \$3.00                                 | 43.23%           | 26/05/2026 | 0.00%                | Pay to investor   |
| A2MJOD                         | A2 MILK CO LTD               | \$3.5212                       | \$4.2200                | \$5.69              | 61.88%  | \$2.17                                 | 25.83%           | 08/09/2033 | 0.00%                | Pay to investor   |
| AFGJOA                         | AUSTRALIAN FINANCE GROUP LTD | \$1.0610                       | \$1.2200                | \$1.58              | 67.15%  | \$0.52                                 | 22.78%           | 15/07/2032 | 15.41%               | Pay to investor   |
| AFGJOB                         | AUSTRALIAN FINANCE GROUP LTD | \$0.8415                       | \$0.9700                | \$1.58              | 53.26%  | \$0.74                                 | 38.61%           | 15/07/2032 | 10.83%               | Pay to investor   |
| AGLJOA                         | AGL ENERGY LTD               | \$5.7117                       | \$6.5500                | \$10.97             | 52.07%  | \$5.26                                 | 40.29%           | 21/01/2032 | 11.60%               | Pay to investor   |
| AGLJOB                         | AGL ENERGY LTD               | \$6.5241                       | \$7.4800                | \$10.97             | 59.47%  | \$4.45                                 | 31.81%           | 21/01/2032 | 13.72%               | Pay to investor   |
| AGLJOC                         | AGL ENERGY LTD               | \$5.0546                       | \$5.8100                | \$10.97             | 46.08%  | \$5.92                                 | 47.04%           | 26/05/2026 | 10.31%               | Pay to investor   |
| AGLJOD                         | AGL ENERGY LTD               | \$6.0891                       | \$6.9900                | \$10.97             | 55.51%  | \$4.88                                 | 36.28%           | 08/09/2033 | 12.50%               | Pay to investor   |
| AGLJOE                         | AGL ENERGY LTD               | \$7.1064                       | \$8.1600                | \$10.97             | 64.78%  | \$3.86                                 | 25.62%           | 08/09/2033 | 15.79%               | Pay to investor   |
| AGLSO4                         | AGL ENERGY LTD               | \$3.4703                       | \$3.8100                | \$10.97             | 31.63%  | \$7.50                                 | 65.27%           | 26/02/2025 | 8.13%                | Pay down loan     |
| ALDJOB                         | AMPOL LIMITED                | \$13.4604                      | \$15.4500               | \$28.03             | 48.02%  | \$14.57                                | 44.88%           | 25/09/2025 | 4.12%                | Pay to investor   |
| ALLJOA                         | ARISTOCRAT LEISURE LTD       | \$19.6400                      | \$22.5400               | \$69.00             | 28.46%  | \$49.36                                | 67.33%           | 25/09/2025 | 1.58%                | Pay to investor   |
| ALLJOB                         | ARISTOCRAT LEISURE LTD       | \$23.6452                      | \$27.1400               | \$69.00             | 34.27%  | \$45.35                                | 60.67%           | 25/09/2025 | 1.72%                | Pay to investor   |
| ALLJOC                         | ARISTOCRAT LEISURE LTD       | \$30.1673                      | \$34.6300               | \$69.00             | 43.72%  | \$38.83                                | 49.81%           | 26/05/2026 | 2.01%                | Pay to investor   |
| ALLJOD                         | ARISTOCRAT LEISURE LTD       | \$26.5129                      | \$30.4300               | \$69.00             | 38.42%  | \$42.49                                | 55.90%           | 15/07/2032 | 1.84%                | Pay to investor   |
| ALLJOF                         | ARISTOCRAT LEISURE LTD       | \$39.4875                      | \$45.3400               | \$69.00             | 57.23%  | \$29.51                                | 34.29%           | 12/03/2025 | 2.64%                | Pay to investor   |
| ALXJOB                         | ATLAS ARTERIA                | \$3.5951                       | \$4.1300                | \$4.66              | 77.15%  | \$1.06                                 | 11.37%           | 12/03/2025 | 37.56%               | Pay to investor   |
| AMCJOA                         | AMCOR LTD                    | \$7.3797                       | \$8.4700                | \$16.01             | 46.09%  | \$8.63                                 | 47.10%           | 08/09/2033 | 8.86%                | Pay to investor   |
| AMCJOC                         | AMCOR LTD                    | \$8.8719                       | \$10.1900               | \$16.01             | 55.41%  | \$7.14                                 | 36.35%           | 12/03/2025 | 10.72%               | Pay to investor   |
| AMPJOA                         | AMP LTD                      | \$0.7343                       | \$0.8400                | \$1.62              | 45.33%  | \$0.89                                 | 48.15%           | 25/09/2025 | 4.52%                | Pay to investor   |
| AMPJOB                         | AMP LTD                      | \$0.6499                       | \$0.7500                | \$1.62              | 40.12%  | \$0.97                                 | 53.70%           | 21/01/2032 | 4.12%                | Pay to investor   |
| AMPJOC                         | AMP LTD                      | \$0.7947                       | \$0.9200                | \$1.62              | 49.06%  | \$0.83                                 | 43.21%           | 25/11/2032 | 4.85%                | Pay to investor   |
| AMPJOF                         | AMP LTD                      | \$0.5921                       | \$0.6800                | \$1.62              | 36.55%  | \$1.03                                 | 58.02%           | 26/02/2025 | 3.89%                | Pay to investor   |
| ANNJOB                         | ANSELL LTD                   | \$12.7198                      | \$14.6100               | \$33.74             | 37.70%  | \$21.02                                | 56.70%           | 15/07/2032 | 2.76%                | Pay to investor   |
| ANZJOA                         | ANZ GROUP HOLDINGS LTD       | \$13.0613                      | \$14.6100               | \$30.03             | 43.49%  | \$16.97                                | 51.35%           | 15/07/2032 | 9.78%                | Pay to investor   |
| ANZJOB                         | ANZ GROUP HOLDINGS LTD       | \$22.0440                      | \$24.6400               | \$30.03             | 73.41%  | \$7.99                                 | 17.95%           | 21/01/2032 | 20.79%               | Pay to investor   |
| ANZJOC                         | ANZ GROUP HOLDINGS LTD       | \$16.2028                      | \$17.7900               | \$30.03             | 53.96%  | \$13.83                                | 40.76%           | 26/02/2025 | 12.01%               | Pay to investor   |
| ANZJOD                         | ANZ GROUP HOLDINGS LTD       | \$15.0762                      | \$16.8500               | \$30.03             | 50.20%  | \$14.95                                | 43.89%           | 25/11/2032 | 11.10%               | Pay to investor   |
| ANZJOE                         | ANZ GROUP HOLDINGS LTD       | \$21.1020                      | \$23.5800               | \$30.03             | 70.27%  | \$8.93                                 | 21.48%           | 25/11/2032 | 18.59%               | Pay to investor   |
| ANZJOF                         | ANZ GROUP HOLDINGS LTD       | \$13.4664                      | \$15.0600               | \$30.03             | 44.84%  | \$16.56                                | 49.85%           | 12/03/2025 | 10.02%               | Pay to investor   |
| ANZJOI                         | ANZ GROUP HOLDINGS LTD       | \$12.0919                      | \$13.5200               | \$30.03             | 40.27%  | \$17.94                                | 54.98%           | 12/03/2025 | 9.25%                | Pay to investor   |
| ANZJOJ                         | ANZ GROUP HOLDINGS LTD       | \$10.7175                      | \$11.9800               | \$30.03             | 35.69%  | \$19.31                                | 60.11%           | 12/03/2025 | 8.60%                | Pay to investor   |
| ANZSO1                         | ANZ GROUP HOLDINGS LTD       | \$11.4679                      | \$12.8200               | \$30.03             | 38.19%  | \$18.56                                | 57.31%           | 26/05/2026 | 8.94%                | Pay down loan     |
| ANZSO2                         | ANZ GROUP HOLDINGS LTD       | \$11.4057                      | \$12.7500               | \$30.03             | 37.98%  | \$18.62                                | 57.54%           | 25/11/2032 | 8.91%                | Pay down loan     |
| ANZSO3                         | ANZ GROUP HOLDINGS LTD       | \$7.2571                       | \$7.9800                | \$30.03             | 24.17%  | \$22.77                                | 73.43%           | 12/03/2025 | 7.29%                | Pay down loan     |
| ARGJOA                         | ARGO INVESTMENTS LTD         | \$4.6727                       | \$5.3700                | \$9.20              | 50.79%  | \$4.53                                 | 41.63%           | 25/09/2025 | 7.62%                | Pay to investor   |
| ASXJOB                         | ASX LTD                      | \$50.5849                      | \$58.0600               | \$69.58             | 72.70%  | \$19.00                                | 16.56%           | 26/05/2026 | 10.95%               | Pay to investor   |
| ASXJOC                         | ASX LTD                      | \$41.5879                      | \$47.7300               | \$69.58             | 59.77%  | \$27.99                                | 31.40%           | 10/02/2033 | 7.43%                | Pay to investor   |
| ASXSO1                         | ASX LTD                      | \$36.9086                      | \$42.3600               | \$69.58             | 53.04%  | \$32.67                                | 39.12%           | 25/11/2032 | 6.37%                | Pay down loan     |
| ASXSO4                         | ASX LTD                      | \$49.3167                      | \$54.1400               | \$69.58             | 70.88%  | \$20.26                                | 22.19%           | 26/02/2025 | 10.26%               | Pay down loan     |
| AZJJOA                         | AURIZON HOLDINGS LTD         | \$2.4031                       | \$2.7600                | \$3.35              | 71.73%  | \$0.95                                 | 17.61%           | 25/09/2025 | 17.95%               | Pay to investor   |
| AZJJOC                         | AURIZON HOLDINGS LTD         | \$2.1747                       | \$2.4900                | \$3.35              | 64.92%  | \$1.18                                 | 25.67%           | 21/01/2032 | 14.46%               | Pay to investor   |
| AZJJOD                         | AURIZON HOLDINGS LTD         | \$1.9270                       | \$2.2100                | \$3.35              | 57.52%  | \$1.42                                 | 34.03%           | 10/02/2033 | 11.95%               | Pay to investor   |



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|--------------------------------|--------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| BAPJOD                         | BAPCOR LTD                     | \$3.1159                       | \$3.5800                | \$4.64              | 67.15%  | \$1.52                                 | 22.84%           | 08/09/2033 | 9.84%                | Pay to investor   |
| BENJOE                         | BENDIGO AND ADELAIDE BANK      | \$5.6376                       | \$6.4800                | \$13.46             | 41.88%  | \$7.82                                 | 51.86%           | 12/03/2025 | 8.05%                | Pay to investor   |
| BENJOF                         | BENDIGO AND ADELAIDE BANK      | \$4.1233                       | \$4.7300                | \$13.46             | 30.63%  | \$9.34                                 | 64.86%           | 12/03/2025 | 6.75%                | Pay to investor   |
| BENJOG                         | BENDIGO AND ADELAIDE BANK      | \$7.5441                       | \$8.6500                | \$13.46             | 56.05%  | \$5.92                                 | 35.74%           | 12/03/2025 | 10.65%               | Pay to investor   |
| BENJOH                         | BENDIGO AND ADELAIDE BANK      | \$8.9791                       | \$10.3200               | \$13.46             | 66.71%  | \$4.48                                 | 23.33%           | 12/03/2025 | 14.06%               | Pay to investor   |
| BGAJOB                         | BEGA CHEESE LTD                | \$1.6082                       | \$1.9300                | \$5.25              | 30.63%  | \$3.64                                 | 63.24%           | 26/02/2025 | 2.20%                | Pay to investor   |
| BGAJOC                         | BEGA CHEESE LTD                | \$2.1866                       | \$2.6200                | \$5.25              | 41.65%  | \$3.06                                 | 50.10%           | 08/09/2033 | 2.61%                | Pay to investor   |
| BHPJOA                         | BHP GROUP LTD                  | \$23.9828                      | \$27.5200               | \$40.59             | 59.09%  | \$16.61                                | 32.20%           | 21/01/2032 | 13.20%               | Pay to investor   |
| BHPJOB                         | BHP GROUP LTD                  | \$19.0858                      | \$21.9100               | \$40.59             | 47.02%  | \$21.50                                | 46.02%           | 15/07/2032 | 10.19%               | Pay to investor   |
| BHPJOH                         | BHP GROUP LTD                  | \$12.9247                      | \$14.2000               | \$40.59             | 31.84%  | \$27.67                                | 65.02%           | 12/03/2025 | 7.92%                | Pay to investor   |
| BHPJOL                         | BHP GROUP LTD                  | \$29.8436                      | \$33.9600               | \$40.59             | 73.52%  | \$10.75                                | 16.33%           | 12/03/2025 | 20.40%               | Pay to investor   |
| BHPJOQ                         | BHP GROUP LTD                  | \$20.2661                      | \$23.0600               | \$40.59             | 49.93%  | \$20.32                                | 43.19%           | 12/03/2025 | 10.79%               | Pay to investor   |
| BHPJOR                         | BHP GROUP LTD                  | \$19.0853                      | \$21.7100               | \$40.59             | 47.02%  | \$21.50                                | 46.51%           | 12/03/2025 | 10.19%               | Pay to investor   |
| BHPJOS                         | BHP GROUP LTD                  | \$18.3548                      | \$20.8900               | \$40.59             | 45.22%  | \$22.24                                | 48.53%           | 12/03/2025 | 9.86%                | Pay to investor   |
| BHPSO1                         | BHP GROUP LTD                  | \$21.7898                      | \$25.0100               | \$40.59             | 53.68%  | \$18.80                                | 38.38%           | 25/11/2032 | 11.66%               | Pay down loan     |
| BHPSO2                         | BHP GROUP LTD                  | \$26.2159                      | \$29.8300               | \$40.59             | 64.59%  | \$14.37                                | 26.51%           | 25/09/2025 | 15.25%               | Pay down loan     |
| BHPSO3                         | BHP GROUP LTD                  | \$10.1390                      | \$11.3300               | \$40.59             | 24.98%  | \$30.45                                | 72.09%           | 26/05/2026 | 7.20%                | Pay down loan     |
| BKIJOA                         | BKI INVESTMENT CO LTD          | \$1.2026                       | \$1.5100                | \$1.72              | 70.12%  | \$0.51                                 | 11.95%           | 08/09/2033 | 15.32%               | Pay to investor   |
| BKIJOC                         | BKI INVESTMENT CO LTD          | \$0.9445                       | \$1.1800                | \$1.72              | 55.07%  | \$0.77                                 | 31.20%           | 12/03/2025 | 10.19%               | Pay to investor   |
| BOQJOB                         | BANK OF QUEENSLAND LTD         | \$4.9334                       | \$5.6700                | \$6.87              | 71.81%  | \$1.94                                 | 17.47%           | 12/03/2025 | 17.56%               | Pay to investor   |
| BOQJOC                         | BANK OF QUEENSLAND LTD         | \$4.2583                       | \$4.8900                | \$6.87              | 61.98%  | \$2.61                                 | 28.82%           | 25/11/2032 | 13.02%               | Pay to investor   |
| BOQJOD                         | BANK OF QUEENSLAND LTD         | \$4.6790                       | \$5.1300                | \$6.87              | 68.11%  | \$2.19                                 | 25.33%           | 26/02/2025 | 15.52%               | Pay to investor   |
| BOQJOE                         | BANK OF QUEENSLAND LTD         | \$4.0376                       | \$4.4400                | \$6.87              | 58.77%  | \$2.83                                 | 35.37%           | 26/02/2025 | 12.00%               | Pay to investor   |
| BOQSO1                         | BANK OF QUEENSLAND LTD         | \$4.2090                       | \$4.8400                | \$6.87              | 61.27%  | \$2.66                                 | 29.55%           | 12/03/2025 | 12.78%               | Pay down loan     |
| BOQSO5                         | BANK OF QUEENSLAND LTD         | \$3.1091                       | \$3.4100                | \$6.87              | 45.26%  | \$3.76                                 | 50.36%           | 12/03/2025 | 9.04%                | Pay down loan     |
| BRGJOB                         | BREVILLE GROUP LTD             | \$21.5293                      | \$24.7100               | \$37.11             | 58.01%  | \$15.58                                | 33.41%           | 12/03/2025 | 2.12%                | Pay to investor   |
| BSLJOA                         | BLUESCOPE STEEL LTD            | \$14.3533                      | \$17.1900               | \$21.53             | 66.67%  | \$7.18                                 | 20.16%           | 15/07/2032 | 7.66%                | Pay to investor   |
| BSLJOB                         | BLUESCOPE STEEL LTD            | \$8.6344                       | \$10.3500               | \$21.53             | 40.10%  | \$12.90                                | 51.93%           | 15/07/2032 | 4.27%                | Pay to investor   |
| BSLJOC                         | BLUESCOPE STEEL LTD            | \$11.3867                      | \$13.6400               | \$21.53             | 52.89%  | \$10.14                                | 36.65%           | 10/02/2033 | 5.42%                | Pay to investor   |
| BXBJOA                         | BRAMBLES LTD                   | \$6.5241                       | \$7.4800                | \$19.45             | 33.54%  | \$12.93                                | 61.54%           | 21/01/2032 | 3.99%                | Pay to investor   |
| BXBJOB                         | BRAMBLES LTD                   | \$9.8685                       | \$11.3300               | \$19.45             | 50.74%  | \$9.58                                 | 41.75%           | 10/02/2033 | 5.39%                | Pay to investor   |
| BXBJOD                         | BRAMBLES LTD                   | \$7.4744                       | \$8.5800                | \$19.45             | 38.43%  | \$11.98                                | 55.89%           | 10/02/2033 | 4.31%                | Pay to investor   |
| BXBOS1                         | BRAMBLES LTD                   | \$4.3461                       | \$4.9800                | \$19.45             | 22.34%  | \$15.10                                | 74.40%           | 10/02/2033 | 3.42%                | Pay down loan     |
| BXBOS4                         | BRAMBLES LTD                   | \$8.8860                       | \$10.2000               | \$19.45             | 45.69%  | \$10.56                                | 47.56%           | 26/02/2025 | 4.89%                | Pay down loan     |
| BXBOS5                         | BRAMBLES LTD                   | \$5.7652                       | \$6.3300                | \$19.45             | 29.64%  | \$13.68                                | 67.46%           | 26/02/2025 | 3.77%                | Pay down loan     |
| CARJOC                         | CARSales.COM LTD               | \$21.3991                      | \$24.5600               | \$40.22             | 53.21%  | \$18.82                                | 38.94%           | 26/05/2026 | 3.88%                | Pay to investor   |
| CBAJOA                         | COMMONWEALTH BANK OF AUSTRALIA | \$41.3864                      | \$46.2600               | \$159.38            | 25.97%  | \$117.99                               | 70.98%           | 25/09/2025 | 3.94%                | Pay to investor   |
| CBAJOB                         | COMMONWEALTH BANK OF AUSTRALIA | \$57.3542                      | \$64.1100               | \$159.38            | 35.99%  | \$102.03                               | 59.78%           | 10/02/2033 | 4.56%                | Pay to investor   |
| CBAJOC                         | COMMONWEALTH BANK OF AUSTRALIA | \$80.7951                      | \$90.3200               | \$159.38            | 50.69%  | \$78.58                                | 43.33%           | 26/05/2026 | 5.92%                | Pay to investor   |
| CBAJOE                         | COMMONWEALTH BANK OF AUSTRALIA | \$73.6514                      | \$82.3300               | \$159.38            | 46.21%  | \$85.73                                | 48.34%           | 21/01/2032 | 5.42%                | Pay to investor   |
| CBAJOG                         | COMMONWEALTH BANK OF AUSTRALIA | \$54.4404                      | \$60.8600               | \$159.38            | 34.16%  | \$104.94                               | 61.81%           | 15/07/2032 | 4.43%                | Pay to investor   |
| CBAJOH                         | COMMONWEALTH BANK OF AUSTRALIA | \$105.9999                     | \$118.4900              | \$159.38            | 66.51%  | \$53.38                                | 25.66%           | 12/03/2025 | 8.71%                | Pay to investor   |
| CBAJOI                         | COMMONWEALTH BANK OF AUSTRALIA | \$91.7597                      | \$102.5700              | \$159.38            | 57.57%  | \$67.62                                | 35.64%           | 10/02/2033 | 6.88%                | Pay to investor   |
| CBASO1                         | COMMONWEALTH BANK OF AUSTRALIA | \$49.9104                      | \$55.7900               | \$159.38            | 31.32%  | \$109.47                               | 65.00%           | 26/05/2026 | 4.25%                | Pay down loan     |



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| CBASO3                         | COMMONWEALTH BANK OF AUSTRALIA | \$29.3151                      | \$32.7700               | \$159.38            | 18.39%  | \$130.06                               | 79.44%           | 12/03/2025 | 3.58%                | Pay down loan     |
| CBASO4                         | COMMONWEALTH BANK OF AUSTRALIA | \$27.3611                      | \$30.0400               | \$159.38            | 17.17%  | \$132.02                               | 81.15%           | 26/02/2025 | 3.52%                | Pay down loan     |
| CCPJOD                         | CREDIT CORP GROUP LTD          | \$9.9503                       | \$11.9200               | \$17.30             | 57.52%  | \$7.35                                 | 31.10%           | 15/07/2032 | 5.17%                | Pay to investor   |
| CCPJOE                         | CREDIT CORP GROUP LTD          | \$8.6934                       | \$10.4100               | \$17.30             | 50.25%  | \$8.61                                 | 39.83%           | 25/11/2032 | 4.42%                | Pay to investor   |
| CHCJOA                         | CHARTER HALL GROUP             | \$8.0103                       | \$9.1900                | \$14.76             | 54.27%  | \$6.75                                 | 37.74%           | 25/09/2025 | 6.68%                | Pay to investor   |
| CHCJOC                         | CHARTER HALL GROUP             | \$6.8904                       | \$7.9100                | \$14.76             | 46.68%  | \$7.87                                 | 46.41%           | 15/07/2032 | 5.73%                | Pay to investor   |
| CIAJOA                         | CHAMPION IRON LTD              | \$2.7658                       | \$3.3100                | \$6.00              | 46.10%  | \$3.23                                 | 44.83%           | 25/09/2025 | 6.81%                | Pay to investor   |
| CIAJOB                         | CHAMPION IRON LTD              | \$4.3743                       | \$5.2400                | \$6.00              | 72.91%  | \$1.63                                 | 12.67%           | 21/01/2032 | 13.54%               | Pay to investor   |
| CIAJOE                         | CHAMPION IRON LTD              | \$3.7462                       | \$4.4900                | \$6.00              | 62.44%  | \$2.25                                 | 25.17%           | 26/05/2026 | 9.77%                | Pay to investor   |
| COHJOB                         | COCHLEAR LTD                   | \$113.4789                     | \$130.2500              | \$301.57            | 37.63%  | \$188.09                               | 56.81%           | 25/09/2025 | 2.18%                | Pay to investor   |
| COHJOD                         | COCHLEAR LTD                   | \$185.5004                     | \$212.9100              | \$301.57            | 61.51%  | \$116.07                               | 29.40%           | 12/03/2025 | 3.53%                | Pay to investor   |
| COHSO1                         | COCHLEAR LTD                   | \$117.3428                     | \$134.6800              | \$301.57            | 38.91%  | \$184.23                               | 55.34%           | 25/11/2032 | 2.23%                | Pay down loan     |
| COHSO4                         | COCHLEAR LTD                   | \$158.2075                     | \$173.6900              | \$301.57            | 52.46%  | \$143.36                               | 42.40%           | 26/02/2025 | 2.86%                | Pay down loan     |
| COLJOB                         | COLES GROUP LTD                | \$10.1220                      | \$11.6100               | \$19.01             | 53.25%  | \$8.89                                 | 38.93%           | 26/05/2026 | 3.60%                | Pay to investor   |
| COLJOE                         | COLES GROUP LTD                | \$10.0824                      | \$11.5800               | \$19.01             | 53.04%  | \$8.93                                 | 39.08%           | 25/11/2032 | 3.58%                | Pay to investor   |
| COLJOF                         | COLES GROUP LTD                | \$14.1036                      | \$16.2100               | \$19.01             | 74.19%  | \$4.91                                 | 14.73%           | 25/11/2032 | 6.52%                | Pay to investor   |
| CPUJOA                         | COMPUTERSHARE LTD              | \$15.4509                      | \$17.7300               | \$33.40             | 46.26%  | \$17.95                                | 46.92%           | 10/02/2033 | 4.57%                | Pay to investor   |
| CPUJOB                         | COMPUTERSHARE LTD              | \$16.9697                      | \$19.4800               | \$33.40             | 50.81%  | \$16.43                                | 41.68%           | 12/03/2025 | 4.99%                | Pay to investor   |
| CPUJOC                         | COMPUTERSHARE LTD              | \$8.9976                       | \$10.3300               | \$33.40             | 26.94%  | \$24.40                                | 69.07%           | 12/03/2025 | 3.36%                | Pay to investor   |
| CPUSO4                         | COMPUTERSHARE LTD              | \$5.2184                       | \$5.7300                | \$33.40             | 15.62%  | \$28.18                                | 82.84%           | 26/02/2025 | 2.91%                | Pay down loan     |
| CPUSO5                         | COMPUTERSHARE LTD              | \$12.8232                      | \$14.7200               | \$33.40             | 38.39%  | \$20.58                                | 55.93%           | 26/02/2025 | 3.99%                | Pay down loan     |
| CSLJOE                         | CSL LTD                        | \$206.7979                     | \$237.3500              | \$281.28            | 73.52%  | \$74.48                                | 15.62%           | 15/07/2032 | 5.30%                | Pay to investor   |
| CSLJOF                         | CSL LTD                        | \$190.8041                     | \$219.0000              | \$281.28            | 67.83%  | \$90.48                                | 22.14%           | 26/05/2026 | 4.36%                | Pay to investor   |
| CSLJOG                         | CSL LTD                        | \$177.5696                     | \$203.8200              | \$281.28            | 63.13%  | \$103.71                               | 27.54%           | 25/11/2032 | 3.80%                | Pay to investor   |
| CSLJOI                         | CSL LTD                        | \$198.0360                     | \$227.3000              | \$281.28            | 70.41%  | \$83.24                                | 19.19%           | 10/02/2033 | 4.74%                | Pay to investor   |
| CSLJOJ                         | CSL LTD                        | \$97.4939                      | \$111.9000              | \$281.28            | 34.66%  | \$183.79                               | 60.22%           | 10/02/2033 | 2.15%                | Pay to investor   |
| CSLJOK                         | CSL LTD                        | \$176.6990                     | \$202.8200              | \$281.28            | 62.82%  | \$104.58                               | 27.89%           | 10/02/2033 | 3.77%                | Pay to investor   |
| CSLJOL                         | CSL LTD                        | \$216.3132                     | \$248.2800              | \$281.28            | 76.90%  | \$64.97                                | 11.73%           | 10/02/2033 | 6.07%                | Pay to investor   |
| CSLSO1                         | CSL LTD                        | \$197.6436                     | \$226.8500              | \$281.28            | 70.27%  | \$83.64                                | 19.35%           | 25/09/2025 | 4.72%                | Pay down loan     |
| CSLSO4                         | CSL LTD                        | \$159.2584                     | \$182.7900              | \$281.28            | 56.62%  | \$122.02                               | 35.01%           | 12/03/2025 | 3.23%                | Pay down loan     |
| CSLSO5                         | CSL LTD                        | \$92.9931                      | \$106.7400              | \$281.28            | 33.06%  | \$188.29                               | 62.05%           | 10/02/2033 | 2.10%                | Pay down loan     |
| CSLSO6                         | CSL LTD                        | \$177.6866                     | \$203.9400              | \$281.28            | 63.17%  | \$103.59                               | 27.50%           | 10/02/2033 | 3.81%                | Pay down loan     |
| CWYSO1                         | CLEANAWAY WASTE MANAGEMENT     | \$1.3868                       | \$1.6600                | \$2.84              | 48.83%  | \$1.45                                 | 41.55%           | 15/07/2032 | 3.44%                | Pay down loan     |
| DJWJOB                         | DJERRIWARREN INVESTMENTS LTD   | \$2.0075                       | \$2.3100                | \$3.18              | 63.13%  | \$1.17                                 | 27.36%           | 12/03/2025 | 13.01%               | Pay to investor   |
| DOWSO1                         | DOWNER EDI LTD                 | \$2.7123                       | \$3.1200                | \$5.75              | 47.17%  | \$3.04                                 | 45.74%           | 25/11/2032 | 5.60%                | Pay down loan     |
| DOWSO4                         | DOWNER EDI LTD                 | \$1.3863                       | \$1.5300                | \$5.75              | 24.11%  | \$4.36                                 | 73.39%           | 26/02/2025 | 3.90%                | Pay down loan     |
| DRRJOA                         | DETERRA ROYALTIES LTD          | \$2.7163                       | \$3.1300                | \$3.85              | 70.55%  | \$1.13                                 | 18.70%           | 25/11/2032 | 25.84%               | Pay to investor   |
| ETHSO1                         | BETASHARES GLOBAL SUSTAINABI   | \$6.8409                       | \$7.8500                | \$16.41             | 41.69%  | \$9.57                                 | 52.16%           | 21/01/2032 | 3.96%                | Pay down loan     |
| ETHSO2                         | BETASHARES GLOBAL SUSTAINABI   | \$9.7445                       | \$11.1800               | \$16.41             | 59.38%  | \$6.67                                 | 31.87%           | 21/01/2032 | 5.69%                | Pay down loan     |
| EVNJOA                         | EVOLUTION MINING LTD           | \$2.3452                       | \$2.8100                | \$5.04              | 46.53%  | \$2.69                                 | 44.25%           | 25/11/2032 | 2.60%                | Pay to investor   |
| EVNJOB                         | EVOLUTION MINING LTD           | \$2.1588                       | \$2.5800                | \$5.04              | 42.83%  | \$2.88                                 | 48.81%           | 25/11/2032 | 2.43%                | Pay to investor   |
| EVNJOE                         | EVOLUTION MINING LTD           | \$1.4269                       | \$1.7000                | \$5.04              | 28.31%  | \$3.61                                 | 66.27%           | 15/07/2032 | 1.94%                | Pay to investor   |
| F10JOA                         | BETASHARES FTSE 100 ETF        | \$6.6103                       | \$7.5900                | \$12.58             | 52.55%  | \$5.97                                 | 39.67%           | 12/03/2025 | 7.26%                | Pay to investor   |
| F10JOB                         | BETASHARES FTSE 100 ETF        | \$8.5882                       | \$9.8600                | \$12.58             | 68.27%  | \$3.99                                 | 21.62%           | 12/03/2025 | 10.85%               | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 10-Dec-24

| CitiFirst Instalment MINI Code | Underlying                     | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|--------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| FGXJOB                         | FUTURE GENERATION INVESTMENT   | \$0.6621                       | \$0.7700                | \$1.28              | 51.73%  | \$0.62                                 | 39.84%           | 12/03/2025 | 11.09%               | Pay to investor   |
| FLTJOA                         | FLIGHT CENTRE TRAVEL GROUP     | \$12.8462                      | \$14.7400               | \$16.69             | 76.97%  | \$3.84                                 | 11.68%           | 08/09/2033 | 10.41%               | Pay to investor   |
| FLTJOD                         | FLIGHT CENTRE TRAVEL GROUP     | \$8.7484                       | \$10.0400               | \$16.69             | 52.42%  | \$7.94                                 | 39.84%           | 12/03/2025 | 5.04%                | Pay to investor   |
| FLTJOE                         | FLIGHT CENTRE TRAVEL GROUP     | \$9.8468                       | \$11.3100               | \$16.69             | 59.00%  | \$6.84                                 | 32.23%           | 12/03/2025 | 5.85%                | Pay to investor   |
| FLTJOF                         | FLIGHT CENTRE TRAVEL GROUP     | \$11.1597                      | \$12.8100               | \$16.69             | 66.86%  | \$5.53                                 | 23.25%           | 12/03/2025 | 7.23%                | Pay to investor   |
| FLTJOG                         | FLIGHT CENTRE TRAVEL GROUP     | \$7.3263                       | \$8.4100                | \$16.69             | 43.90%  | \$9.36                                 | 49.61%           | 12/03/2025 | 4.27%                | Pay to investor   |
| FMGJOA                         | FORTESCUE METALS GROUP LTD     | \$13.3505                      | \$15.3200               | \$19.25             | 69.35%  | \$5.90                                 | 20.42%           | 25/09/2025 | 33.39%               | Pay to investor   |
| FMGJOB                         | FORTESCUE METALS GROUP LTD     | \$7.4525                       | \$8.5500                | \$19.25             | 38.71%  | \$11.80                                | 55.58%           | 12/03/2025 | 16.70%               | Pay to investor   |
| FMGJOE                         | FORTESCUE METALS GROUP LTD     | \$11.6363                      | \$13.3700               | \$19.25             | 60.45%  | \$7.61                                 | 30.55%           | 25/11/2032 | 25.87%               | Pay to investor   |
| FMGJOK                         | FORTESCUE METALS GROUP LTD     | \$6.9605                       | \$7.9800                | \$19.25             | 36.16%  | \$12.29                                | 58.55%           | 10/02/2033 | 16.03%               | Pay to investor   |
| FMGJOM                         | FORTESCUE METALS GROUP LTD     | \$9.5999                       | \$11.0200               | \$19.25             | 49.87%  | \$9.65                                 | 42.75%           | 10/02/2033 | 20.41%               | Pay to investor   |
| FMGJON                         | FORTESCUE METALS GROUP LTD     | \$4.8700                       | \$5.5900                | \$19.25             | 25.30%  | \$14.38                                | 70.96%           | 10/02/2033 | 13.70%               | Pay to investor   |
| FMGSO1                         | FORTESCUE METALS GROUP LTD     | \$2.2218                       | \$2.5500                | \$19.25             | 11.54%  | \$17.03                                | 86.75%           | 25/09/2025 | 11.57%               | Pay down loan     |
| FMGSO2                         | FORTESCUE METALS GROUP LTD     | \$6.2264                       | \$7.1500                | \$19.25             | 32.34%  | \$13.02                                | 62.86%           | 26/05/2026 | 15.13%               | Pay down loan     |
| FMGSO3                         | FORTESCUE METALS GROUP LTD     | \$4.2788                       | \$4.9100                | \$19.25             | 22.23%  | \$14.97                                | 74.49%           | 21/01/2032 | 13.16%               | Pay down loan     |
| FMGSO4                         | FORTESCUE METALS GROUP LTD     | \$7.5756                       | \$8.7000                | \$19.25             | 39.35%  | \$11.67                                | 54.81%           | 25/11/2032 | 16.87%               | Pay down loan     |
| GEMJOD                         | G8 EDUCATION LTD               | \$0.5246                       | \$0.6000                | \$1.37              | 38.29%  | \$0.85                                 | 56.20%           | 26/02/2025 | 5.91%                | Pay to investor   |
| GEMJOE                         | G8 EDUCATION LTD               | \$0.7872                       | \$0.9000                | \$1.37              | 57.46%  | \$0.58                                 | 34.31%           | 26/02/2025 | 8.58%                | Pay to investor   |
| GMDJOA                         | GENESIS MINERALS LTD           | \$0.8200                       | \$0.9800                | \$2.67              | 30.71%  | \$1.85                                 | 63.30%           | 08/09/2033 | 0.00%                | Pay to investor   |
| GMDJOB                         | GENESIS MINERALS LTD           | \$0.9840                       | \$1.1800                | \$2.67              | 36.85%  | \$1.69                                 | 55.81%           | 08/09/2033 | 0.00%                | Pay to investor   |
| GMGJOA                         | GOODMAN GROUP                  | \$16.6305                      | \$19.0900               | \$37.80             | 44.00%  | \$21.17                                | 49.50%           | 10/02/2033 | 1.42%                | Pay to investor   |
| GMGJOD                         | GOODMAN GROUP                  | \$15.7324                      | \$18.0600               | \$37.80             | 41.62%  | \$22.07                                | 52.22%           | 26/05/2026 | 1.36%                | Pay to investor   |
| GPTJOA                         | GPT GROUP                      | \$2.9750                       | \$3.4200                | \$4.59              | 64.81%  | \$1.62                                 | 25.49%           | 12/03/2025 | 15.17%               | Pay to investor   |
| GPTJOC                         | GPT GROUP                      | \$2.6214                       | \$3.0300                | \$4.59              | 57.11%  | \$1.97                                 | 33.99%           | 25/11/2032 | 12.45%               | Pay to investor   |
| GPTJOD                         | GPT GROUP                      | \$2.2184                       | \$2.5500                | \$4.59              | 48.33%  | \$2.37                                 | 44.44%           | 25/11/2032 | 10.33%               | Pay to investor   |
| HFRJOE                         | HIGHFIELD RESOURCES LIMITED    | \$0.1514                       | \$0.2000                | \$0.24              | 63.08%  | \$0.09                                 | 16.67%           | 12/03/2025 | 0.00%                | Pay to investor   |
| HFRJOF                         | HIGHFIELD RESOURCES LIMITED    | \$0.0996                       | \$0.1300                | \$0.24              | 41.50%  | \$0.14                                 | 45.83%           | 12/03/2025 | 0.00%                | Pay to investor   |
| HLIJOA                         | HELIA GROUP LTD                | \$1.8011                       | \$2.0700                | \$4.36              | 41.31%  | \$2.56                                 | 52.52%           | 10/02/2033 | 23.45%               | Pay to investor   |
| HLIJOB                         | HELIA GROUP LTD                | \$2.6387                       | \$3.0400                | \$4.36              | 60.52%  | \$1.72                                 | 30.28%           | 12/03/2025 | 34.86%               | Pay to investor   |
| HLIJOC                         | HELIA GROUP LTD                | \$0.9882                       | \$1.1400                | \$4.36              | 22.67%  | \$3.37                                 | 73.85%           | 10/02/2033 | 17.79%               | Pay to investor   |
| HLISO1                         | HELIA GROUP LTD                | \$1.3083                       | \$1.5000                | \$4.36              | 30.01%  | \$3.05                                 | 65.60%           | 10/02/2033 | 19.66%               | Pay down loan     |
| HUBJOA                         | HUB24 LTD                      | \$17.4758                      | \$20.0700               | \$75.69             | 23.09%  | \$58.21                                | 73.48%           | 12/03/2025 | 0.65%                | Pay to investor   |
| HUBJOE                         | HUB24 LTD                      | \$25.5632                      | \$29.3800               | \$75.69             | 33.77%  | \$50.13                                | 61.18%           | 12/03/2025 | 0.76%                | Pay to investor   |
| HVNJOB                         | HARVEY NORMAN HOLDINGS LTD     | \$2.3708                       | \$2.7300                | \$4.83              | 49.08%  | \$2.46                                 | 43.48%           | 10/02/2033 | 8.95%                | Pay to investor   |
| HVNJOC                         | HARVEY NORMAN HOLDINGS LTD     | \$2.0773                       | \$2.3900                | \$4.83              | 43.01%  | \$2.75                                 | 50.52%           | 12/03/2025 | 7.99%                | Pay to investor   |
| HVNJOE                         | HARVEY NORMAN HOLDINGS LTD     | \$2.6464                       | \$3.0400                | \$4.83              | 54.79%  | \$2.18                                 | 37.06%           | 15/07/2032 | 10.08%               | Pay to investor   |
| HVSJOA                         | TASHARES AUST DIV HARVESTER FU | \$9.1344                       | \$10.4800               | \$13.71             | 66.63%  | \$4.58                                 | 23.56%           | 10/02/2033 | 18.70%               | Pay to investor   |
| HVSJOC                         | TASHARES AUST DIV HARVESTER FU | \$6.6748                       | \$7.6600                | \$13.71             | 48.69%  | \$7.04                                 | 44.13%           | 26/02/2025 | 12.16%               | Pay to investor   |
| HVSJOD                         | TASHARES AUST DIV HARVESTER FU | \$5.9178                       | \$6.7900                | \$13.71             | 43.16%  | \$7.79                                 | 50.47%           | 10/02/2033 | 10.98%               | Pay to investor   |
| HVSSO3                         | TASHARES AUST DIV HARVESTER FU | \$7.2079                       | \$8.2900                | \$13.71             | 52.57%  | \$6.50                                 | 39.53%           | 12/03/2025 | 13.16%               | Pay down loan     |
| HVSSO4                         | TASHARES AUST DIV HARVESTER FU | \$5.6758                       | \$6.5300                | \$13.71             | 41.40%  | \$8.03                                 | 52.37%           | 12/03/2025 | 10.65%               | Pay down loan     |
| IAAJOA                         | ISHARES ASIA 50 IDX-CDI        | \$68.5863                      | \$78.7200               | \$108.86            | 63.00%  | \$40.27                                | 27.69%           | 25/11/2032 | 4.28%                | Pay to investor   |
| IAAJOC                         | ISHARES ASIA 50 IDX-CDI        | \$39.1890                      | \$44.9800               | \$108.86            | 36.00%  | \$69.67                                | 58.68%           | 25/11/2032 | 2.48%                | Pay to investor   |
| IAGJOA                         | INSURANCE AUSTRALIA GROUP      | \$4.9334                       | \$5.6600                | \$8.65              | 57.03%  | \$3.72                                 | 34.57%           | 25/09/2025 | 7.26%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 10-Dec-24

| CitiFirst Instalment MINI Code | Underlying                   | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| IAGJOB                         | INSURANCE AUSTRALIA GROUP    | \$4.0051                       | \$4.6000                | \$8.65              | 46.30%  | \$4.64                                 | 46.82%           | 25/09/2025 | 5.81%                | Pay to investor   |
| IEUJOA                         | ISHARES EUROPE -CDI          | \$54.3418                      | \$62.3700               | \$85.60             | 63.48%  | \$31.26                                | 27.14%           | 21/01/2032 | 6.45%                | Pay to investor   |
| IEUJOB                         | ISHARES EUROPE -CDI          | \$43.4685                      | \$49.9000               | \$85.60             | 50.78%  | \$42.13                                | 41.71%           | 21/01/2032 | 4.78%                | Pay to investor   |
| IFLJOA                         | INSIGNIA FINANCIAL LTD       | \$1.8371                       | \$2.1100                | \$3.03              | 60.63%  | \$1.19                                 | 30.36%           | 08/09/2033 | 7.80%                | Pay to investor   |
| ILCSO1                         | ISHARES S&P/ASX 20 ETF       | \$14.7215                      | \$16.1700               | \$32.29             | 45.59%  | \$17.57                                | 49.92%           | 25/11/2032 | 8.07%                | Pay down loan     |
| ILCSO2                         | ISHARES S&P/ASX 20 ETF       | \$8.3824                       | \$9.2100                | \$32.29             | 25.96%  | \$23.91                                | 71.48%           | 12/03/2025 | 5.93%                | Pay down loan     |
| IOOSO1                         | ISHARES GLOBAL 100-CDI       | \$57.0699                      | \$62.6500               | \$158.85            | 35.93%  | \$101.78                               | 60.56%           | 25/11/2032 | 1.34%                | Pay down loan     |
| IOOSO4                         | ISHARES GLOBAL 100-CDI       | \$31.7697                      | \$34.8800               | \$158.85            | 20.00%  | \$127.08                               | 78.04%           | 26/02/2025 | 1.07%                | Pay down loan     |
| IOZJOA                         | ISHARES S&P/ASX 200 ETF      | \$17.8217                      | \$20.4600               | \$33.99             | 52.43%  | \$16.17                                | 39.81%           | 10/02/2033 | 7.08%                | Pay to investor   |
| IOZSO1                         | ISHARES S&P/ASX 200 ETF      | \$13.7583                      | \$15.7900               | \$33.99             | 40.48%  | \$20.23                                | 53.55%           | 25/09/2025 | 5.66%                | Pay down loan     |
| IOZSO4                         | ISHARES S&P/ASX 200 ETF      | \$7.2150                       | \$7.9200                | \$33.99             | 21.23%  | \$26.78                                | 76.70%           | 26/02/2025 | 4.28%                | Pay down loan     |
| IVVJOA                         | ISHARES S&P 500 ETF          | \$23.1849                      | \$26.6100               | \$63.59             | 36.46%  | \$40.41                                | 58.15%           | 21/01/2032 | 1.53%                | Pay to investor   |
| IVVSO4                         | ISHARES S&P 500 ETF          | \$11.4279                      | \$12.5500               | \$63.59             | 17.97%  | \$52.16                                | 80.26%           | 26/02/2025 | 1.18%                | Pay down loan     |
| IVVSO5                         | ISHARES S&P 500 ETF          | \$21.6669                      | \$24.8700               | \$63.59             | 34.07%  | \$41.92                                | 60.89%           | 26/02/2025 | 1.47%                | Pay down loan     |
| IZZJOC                         | ISHARES CHINA LARGE-CAP -CDI | \$27.1709                      | \$31.1900               | \$48.24             | 56.32%  | \$21.07                                | 35.34%           | 21/01/2032 | 3.94%                | Pay to investor   |
| JBHJOD                         | JB HI-FI LTD                 | \$25.2621                      | \$28.9900               | \$95.20             | 26.54%  | \$69.94                                | 69.55%           | 21/01/2032 | 4.88%                | Pay to investor   |
| JBHJOE                         | JB HI-FI LTD                 | \$39.5639                      | \$45.4100               | \$95.20             | 41.56%  | \$55.64                                | 52.30%           | 12/03/2025 | 6.13%                | Pay to investor   |
| JBHSO4                         | JB HI-FI LTD                 | \$21.9888                      | \$25.2400               | \$95.20             | 23.10%  | \$73.21                                | 73.49%           | 26/02/2025 | 4.66%                | Pay down loan     |
| JHXJOA                         | JAMES HARDIE INDUSTRIES-CDI  | \$30.8121                      | \$35.3800               | \$55.12             | 55.90%  | \$24.31                                | 35.81%           | 25/11/2032 | 0.00%                | Pay to investor   |
| JHXJOC                         | JAMES HARDIE INDUSTRIES-CDI  | \$25.8160                      | \$29.6300               | \$55.12             | 46.84%  | \$29.30                                | 46.24%           | 25/09/2025 | 0.00%                | Pay to investor   |
| JHXJOF                         | JAMES HARDIE INDUSTRIES-CDI  | \$24.1979                      | \$27.7700               | \$55.12             | 43.90%  | \$30.92                                | 49.62%           | 25/11/2032 | 0.00%                | Pay to investor   |
| JINJOA                         | JUMBO INTERACTIVE LTD        | \$6.9438                       | \$7.9700                | \$13.97             | 49.71%  | \$7.03                                 | 42.95%           | 12/03/2025 | 7.76%                | Pay to investor   |
| JINJOF                         | JUMBO INTERACTIVE LTD        | \$8.7373                       | \$10.4800               | \$13.97             | 62.54%  | \$5.23                                 | 24.98%           | 12/03/2025 | 10.42%               | Pay to investor   |
| KARJOF                         | KAROON GAS AUSTRALIA LTD     | \$1.0933                       | \$1.2500                | \$1.32              | 83.14%  | \$0.22                                 | 4.94%            | 08/09/2033 | 20.28%               | Pay to investor   |
| LLCJOD                         | LENDLEASE GROUP              | \$4.5664                       | \$5.2500                | \$6.87              | 66.47%  | \$2.30                                 | 23.58%           | 10/02/2033 | 6.95%                | Pay to investor   |
| LLCSO2                         | LENDLEASE GROUP              | \$4.2177                       | \$4.8400                | \$6.87              | 61.39%  | \$2.65                                 | 29.55%           | 25/11/2032 | 6.03%                | Pay down loan     |
| LOVJOA                         | LOVISA HOLDINGS LTD          | \$8.7773                       | \$10.0700               | \$30.55             | 28.73%  | \$21.77                                | 67.04%           | 25/09/2025 | 4.00%                | Pay to investor   |
| LOVJOB                         | LOVISA HOLDINGS LTD          | \$11.4796                      | \$13.1800               | \$30.55             | 37.58%  | \$19.07                                | 56.86%           | 08/09/2033 | 4.56%                | Pay to investor   |
| LOVJOC                         | LOVISA HOLDINGS LTD          | \$14.8646                      | \$17.0600               | \$30.55             | 48.66%  | \$15.69                                | 44.16%           | 12/03/2025 | 5.55%                | Pay to investor   |
| LSFJOD                         | L1 LONG SHORT FUND LTD       | \$0.7559                       | \$0.8700                | \$3.08              | 24.54%  | \$2.32                                 | 71.75%           | 12/03/2025 | 5.06%                | Pay to investor   |
| LSFJOE                         | L1 LONG SHORT FUND LTD       | \$1.1829                       | \$1.4200                | \$3.08              | 38.41%  | \$1.90                                 | 53.90%           | 12/03/2025 | 6.19%                | Pay to investor   |
| LYCJOB                         | LYNAS CORP LTD               | \$2.6258                       | \$3.2800                | \$6.93              | 37.89%  | \$4.30                                 | 52.67%           | 26/02/2025 | 0.00%                | Pay to investor   |
| LYCJOC                         | LYNAS CORP LTD               | \$3.6329                       | \$4.5200                | \$6.93              | 52.42%  | \$3.30                                 | 34.78%           | 12/03/2025 | 0.00%                | Pay to investor   |
| LYCJOD                         | LYNAS CORP LTD               | \$4.4586                       | \$5.5600                | \$6.93              | 64.34%  | \$2.47                                 | 19.77%           | 12/03/2025 | 0.00%                | Pay to investor   |
| MFGJOC                         | MAGELLAN FINANCIAL GROUP LTD | \$5.1795                       | \$6.2100                | \$11.01             | 47.04%  | \$5.83                                 | 43.60%           | 25/11/2032 | 11.17%               | Pay to investor   |
| MFGJOD                         | MAGELLAN FINANCIAL GROUP LTD | \$8.3410                       | \$10.0000               | \$11.01             | 75.76%  | \$2.67                                 | 9.17%            | 25/11/2032 | 24.39%               | Pay to investor   |
| MFGSO1                         | MAGELLAN FINANCIAL GROUP LTD | \$4.5793                       | \$5.2500                | \$11.01             | 41.59%  | \$6.43                                 | 52.32%           | 15/07/2032 | 10.12%               | Pay down loan     |
| MINJOE                         | MINERAL RESOURCES LTD        | \$20.1631                      | \$24.1500               | \$34.19             | 58.97%  | \$14.03                                | 29.37%           | 12/03/2025 | 1.43%                | Pay to investor   |
| MNDJOA                         | MONADELPHOUS GROUP LTD       | \$6.6752                       | \$7.6600                | \$13.56             | 49.23%  | \$6.88                                 | 43.51%           | 25/09/2025 | 8.42%                | Pay to investor   |
| MP1JOC                         | MEGAPORT LTD                 | \$3.1830                       | \$3.6500                | \$7.85              | 40.55%  | \$4.67                                 | 53.50%           | 15/07/2032 | 0.00%                | Pay to investor   |
| MPLSO1                         | MEDIBANK PRIVATE LIMITED     | \$1.6021                       | \$1.8400                | \$3.87              | 41.40%  | \$2.27                                 | 52.45%           | 25/09/2025 | 7.32%                | Pay down loan     |
| MPLSO4                         | MEDIBANK PRIVATE LIMITED     | \$0.8531                       | \$0.9400                | \$3.87              | 22.04%  | \$3.02                                 | 75.71%           | 26/02/2025 | 5.50%                | Pay down loan     |
| MQGJOA                         | MACQUARIE GROUP LTD          | \$100.1284                     | \$114.9300              | \$231.17            | 43.31%  | \$131.04                               | 50.28%           | 25/09/2025 | 4.92%                | Pay to investor   |
| MQGJOB                         | MACQUARIE GROUP LTD          | \$119.2346                     | \$136.8600              | \$231.17            | 51.58%  | \$111.94                               | 40.80%           | 25/09/2025 | 5.76%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 10-Dec-24

| CitiFirst Instalment MINI Code | Underlying                    | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|-------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| MQGJOC                         | MACQUARIE GROUP LTD           | \$88.1130                      | \$101.1300              | \$231.17            | 38.12%  | \$143.06                               | 56.25%           | 25/09/2025 | 4.51%                | Pay to investor   |
| MQGJOD                         | MACQUARIE GROUP LTD           | \$141.2788                     | \$162.1600              | \$231.17            | 61.11%  | \$89.89                                | 29.85%           | 21/01/2032 | 7.18%                | Pay to investor   |
| MQGJOE                         | MACQUARIE GROUP LTD           | \$106.0198                     | \$121.6900              | \$231.17            | 45.86%  | \$125.15                               | 47.36%           | 25/11/2032 | 5.15%                | Pay to investor   |
| MQGJOF                         | MACQUARIE GROUP LTD           | \$127.2593                     | \$146.0600              | \$231.17            | 55.05%  | \$103.91                               | 36.82%           | 15/07/2032 | 6.21%                | Pay to investor   |
| MQGJOH                         | MACQUARIE GROUP LTD           | \$84.7651                      | \$93.0800               | \$231.17            | 36.67%  | \$146.40                               | 59.74%           | 12/03/2025 | 4.41%                | Pay to investor   |
| MQGJOI                         | MACQUARIE GROUP LTD           | \$148.4491                     | \$170.3800              | \$231.17            | 64.22%  | \$82.72                                | 26.30%           | 25/11/2032 | 7.80%                | Pay to investor   |
| MQGSO1                         | MACQUARIE GROUP LTD           | \$70.9864                      | \$81.4800               | \$231.17            | 30.71%  | \$160.18                               | 64.75%           | 26/05/2026 | 4.03%                | Pay down loan     |
| MQGSO4                         | MACQUARIE GROUP LTD           | \$13.1513                      | \$14.4400               | \$231.17            | 5.69%   | \$218.02                               | 93.75%           | 26/02/2025 | 2.96%                | Pay down loan     |
| MVAJOB                         | VANECK AUS PROPERTY ETF       | \$13.7441                      | \$15.7800               | \$23.08             | 59.55%  | \$9.34                                 | 31.63%           | 12/03/2025 | 11.68%               | Pay to investor   |
| MVEJOA                         | VANECK VECTORS S&P/ASX MIDCAP | \$19.7721                      | \$22.6900               | \$41.77             | 47.34%  | \$22.00                                | 45.68%           | 10/02/2033 | 4.77%                | Pay to investor   |
| MVEJOB                         | VANECK VECTORS S&P/ASX MIDCAP | \$27.9238                      | \$32.0500               | \$41.77             | 66.85%  | \$13.85                                | 23.27%           | 10/02/2033 | 7.58%                | Pay to investor   |
| MVEJOC                         | VANECK VECTORS S&P/ASX MIDCAP | \$21.3253                      | \$24.4800               | \$41.77             | 51.05%  | \$20.44                                | 41.39%           | 10/02/2033 | 5.14%                | Pay to investor   |
| MVEJOD                         | VANECK VECTORS S&P/ASX MIDCAP | \$29.4537                      | \$33.8000               | \$41.77             | 70.51%  | \$12.32                                | 19.08%           | 10/02/2033 | 8.53%                | Pay to investor   |
| MVWSO2                         | VANECK AUST EQUAL WEIGHT ETF  | \$22.5399                      | \$25.8700               | \$38.76             | 58.15%  | \$16.22                                | 33.26%           | 15/07/2032 | 9.86%                | Pay down loan     |
| NABJOB                         | NATIONAL AUSTRALIA BANK LTD   | \$10.9953                      | \$12.2900               | \$38.73             | 28.39%  | \$27.73                                | 68.27%           | 12/03/2025 | 6.09%                | Pay to investor   |
| NABJOC                         | NATIONAL AUSTRALIA BANK LTD   | \$8.9337                       | \$9.9900                | \$38.73             | 23.07%  | \$29.80                                | 74.21%           | 12/03/2025 | 5.67%                | Pay to investor   |
| NABJOE                         | NATIONAL AUSTRALIA BANK LTD   | \$12.3697                      | \$13.8300               | \$38.73             | 31.94%  | \$26.36                                | 64.29%           | 12/03/2025 | 6.41%                | Pay to investor   |
| NABJOF                         | NATIONAL AUSTRALIA BANK LTD   | \$16.6881                      | \$18.6500               | \$38.73             | 43.09%  | \$22.04                                | 51.85%           | 25/09/2025 | 7.67%                | Pay to investor   |
| NABJOG                         | NATIONAL AUSTRALIA BANK LTD   | \$24.5463                      | \$27.4400               | \$38.73             | 63.38%  | \$14.18                                | 29.15%           | 21/01/2032 | 11.92%               | Pay to investor   |
| NABJOH                         | NATIONAL AUSTRALIA BANK LTD   | \$19.1329                      | \$21.4000               | \$38.73             | 49.40%  | \$19.60                                | 44.75%           | 25/11/2032 | 8.62%                | Pay to investor   |
| NABSO1                         | NATIONAL AUSTRALIA BANK LTD   | \$6.0349                       | \$6.7400                | \$38.73             | 15.58%  | \$32.70                                | 82.60%           | 12/03/2025 | 5.17%                | Pay down loan     |
| NABSO2                         | NATIONAL AUSTRALIA BANK LTD   | \$3.8778                       | \$4.3300                | \$38.73             | 10.01%  | \$34.85                                | 88.82%           | 25/09/2025 | 4.85%                | Pay down loan     |
| NABSO3                         | NATIONAL AUSTRALIA BANK LTD   | \$11.8046                      | \$13.2000               | \$38.73             | 30.48%  | \$26.93                                | 65.92%           | 26/05/2026 | 6.28%                | Pay down loan     |
| NABSO4                         | NATIONAL AUSTRALIA BANK LTD   | \$15.5156                      | \$17.3600               | \$38.73             | 40.06%  | \$23.21                                | 55.18%           | 25/11/2032 | 7.28%                | Pay down loan     |
| NABSO5                         | NATIONAL AUSTRALIA BANK LTD   | \$8.5653                       | \$9.4100                | \$38.73             | 22.12%  | \$30.16                                | 75.70%           | 26/02/2025 | 5.60%                | Pay down loan     |
| NANJOA                         | NANOSONICS LTD                | \$2.3293                       | \$2.6800                | \$3.30              | 70.58%  | \$0.97                                 | 18.79%           | 15/07/2032 | 0.00%                | Pay to investor   |
| NEUJOB                         | NEUREN PHARMACEUTICALS LTD    | \$9.2930                       | \$11.1300               | \$12.74             | 72.94%  | \$3.45                                 | 12.64%           | 08/09/2033 | 0.00%                | Pay to investor   |
| NHCJOA                         | NEW HOPE CORP LTD             | \$2.6688                       | \$3.0600                | \$4.95              | 53.92%  | \$2.28                                 | 38.18%           | 15/07/2032 | 17.10%               | Pay to investor   |
| NHCJOB                         | NEW HOPE CORP LTD             | \$1.8151                       | \$2.0900                | \$4.95              | 36.67%  | \$3.13                                 | 57.78%           | 15/07/2032 | 12.44%               | Pay to investor   |
| NHCJOC                         | NEW HOPE CORP LTD             | \$3.3199                       | \$3.8100                | \$4.95              | 67.07%  | \$1.63                                 | 23.03%           | 25/11/2032 | 23.92%               | Pay to investor   |
| NSRJOA                         | NATIONAL STORAGE              | \$1.3461                       | \$1.6800                | \$2.36              | 57.04%  | \$1.01                                 | 28.81%           | 12/03/2025 | 10.85%               | Pay to investor   |
| NSRJOB                         | NATIONAL STORAGE              | \$1.0680                       | \$1.3300                | \$2.36              | 45.25%  | \$1.29                                 | 43.64%           | 25/09/2025 | 8.51%                | Pay to investor   |
| NSTJOA                         | NORTHERN STAR RESOURCES LTD   | \$6.0376                       | \$7.2500                | \$16.51             | 36.57%  | \$10.47                                | 56.09%           | 25/11/2032 | 3.82%                | Pay to investor   |
| NSTJOB                         | NORTHERN STAR RESOURCES LTD   | \$4.7684                       | \$5.4800                | \$16.51             | 28.88%  | \$11.74                                | 66.81%           | 15/07/2032 | 3.41%                | Pay to investor   |
| NSTJOC                         | NORTHERN STAR RESOURCES LTD   | \$5.9206                       | \$7.1000                | \$16.51             | 35.86%  | \$10.59                                | 57.00%           | 26/05/2026 | 3.78%                | Pay to investor   |
| NSTJOD                         | NORTHERN STAR RESOURCES LTD   | \$8.4455                       | \$10.1500               | \$16.51             | 51.15%  | \$8.06                                 | 38.52%           | 25/11/2032 | 4.96%                | Pay to investor   |
| NWLJOA                         | NETWEALTH GROUP LTD           | \$16.0181                      | \$19.1800               | \$30.12             | 53.18%  | \$14.10                                | 36.32%           | 15/07/2032 | 1.99%                | Pay to investor   |
| NWLJOF                         | NETWEALTH GROUP LTD           | \$10.0815                      | \$12.0900               | \$30.12             | 33.47%  | \$20.04                                | 59.86%           | 12/03/2025 | 1.40%                | Pay to investor   |
| NXTJOA                         | NEXTDC LTD                    | \$5.3615                       | \$6.6900                | \$16.25             | 32.99%  | \$10.89                                | 58.83%           | 25/11/2032 | 0.00%                | Pay to investor   |
| NXTJOC                         | NEXTDC LTD                    | \$7.0827                       | \$7.7800                | \$16.25             | 43.59%  | \$9.17                                 | 52.12%           | 26/02/2025 | 0.00%                | Pay to investor   |
| NXTJOE                         | NEXTDC LTD                    | \$7.4210                       | \$9.2700                | \$16.25             | 45.67%  | \$8.83                                 | 42.95%           | 25/11/2032 | 0.00%                | Pay to investor   |
| ORAJOB                         | ORORA LTD                     | \$1.3807                       | \$1.5800                | \$2.39              | 57.77%  | \$1.01                                 | 33.89%           | 10/02/2033 | 9.91%                | Pay to investor   |
| ORGJOA                         | ORIGIN ENERGY LTD             | \$2.9371                       | \$3.3700                | \$10.66             | 27.55%  | \$7.72                                 | 68.39%           | 25/09/2025 | 7.12%                | Pay to investor   |
| ORGJOB                         | ORIGIN ENERGY LTD             | \$6.8701                       | \$7.8900                | \$10.66             | 64.45%  | \$3.79                                 | 25.98%           | 26/05/2026 | 14.51%               | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

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|--------------------------------|-----------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| ORGJOE                         | ORIGIN ENERGY LTD           | \$4.0425                       | \$4.6400                | \$10.66             | 37.92%  | \$6.62                                 | 56.47%           | 12/03/2025 | 8.31%                | Pay to investor   |
| ORGSO1                         | ORIGIN ENERGY LTD           | \$1.0641                       | \$1.2200                | \$10.66             | 9.98%   | \$9.60                                 | 88.56%           | 25/09/2025 | 5.73%                | Pay down loan     |
| ORGSO2                         | ORIGIN ENERGY LTD           | \$3.6938                       | \$4.2500                | \$10.66             | 34.65%  | \$6.97                                 | 60.13%           | 25/11/2032 | 7.90%                | Pay down loan     |
| ORGSO5                         | ORIGIN ENERGY LTD           | \$2.0388                       | \$2.2500                | \$10.66             | 19.13%  | \$8.62                                 | 78.89%           | 12/03/2025 | 6.38%                | Pay down loan     |
| ORIJOA                         | ORICA LTD                   | \$10.6803                      | \$12.2600               | \$18.50             | 57.73%  | \$7.82                                 | 33.73%           | 25/09/2025 | 6.01%                | Pay to investor   |
| ORIJOB                         | ORICA LTD                   | \$9.1769                       | \$10.5300               | \$18.50             | 49.60%  | \$9.32                                 | 43.08%           | 12/03/2025 | 5.04%                | Pay to investor   |
| ORIJOC                         | ORICA LTD                   | \$7.8597                       | \$9.0300                | \$18.50             | 42.48%  | \$10.64                                | 51.19%           | 26/05/2026 | 4.42%                | Pay to investor   |
| OZFJOB                         | SPDR S&P/ASX200 FINANCIALS  | \$14.1161                      | \$16.2000               | \$29.56             | 47.75%  | \$15.44                                | 45.20%           | 25/09/2025 | 7.42%                | Pay to investor   |
| PDNJOA                         | PALADIN ENERGY LTD          | \$3.6196                       | \$4.5200                | \$7.47              | 48.46%  | \$3.85                                 | 39.49%           | 26/05/2026 | 0.00%                | Pay to investor   |
| PLSJOA                         | PILBARA MINERALS LTD        | \$1.6220                       | \$1.9500                | \$2.15              | 75.44%  | \$0.53                                 | 9.30%            | 15/07/2032 | 0.00%                | Pay to investor   |
| PMEJOB                         | PRO MEDICUS LTD             | \$48.8816                      | \$58.5600               | \$268.37            | 18.21%  | \$219.49                               | 78.18%           | 12/03/2025 | 0.18%                | Pay to investor   |
| PMEJOF                         | PRO MEDICUS LTD             | \$63.2164                      | \$75.7100               | \$268.37            | 23.56%  | \$205.15                               | 71.79%           | 26/02/2025 | 0.19%                | Pay to investor   |
| PPTJOB                         | PERPETUAL LTD               | \$13.6198                      | \$16.3200               | \$21.91             | 62.16%  | \$8.29                                 | 25.51%           | 25/11/2032 | 14.23%               | Pay to investor   |
| PTMJOA                         | PLATINUM ASSET MANAGEMENT   | \$0.6341                       | \$0.8000                | \$0.90              | 70.85%  | \$0.26                                 | 10.61%           | 08/09/2033 | 38.33%               | Pay to investor   |
| PTMSO3                         | PLATINUM ASSET MANAGEMENT   | \$0.6259                       | \$0.7800                | \$0.90              | 69.93%  | \$0.27                                 | 12.85%           | 15/07/2032 | 37.16%               | Pay down loan     |
| QANJOA                         | QANTAS AIRWAYS LTD          | \$2.7225                       | \$3.1300                | \$9.03              | 30.15%  | \$6.31                                 | 65.34%           | 12/03/2025 | 0.00%                | Pay to investor   |
| QANJOB                         | QANTAS AIRWAYS LTD          | \$2.9371                       | \$3.3700                | \$9.03              | 32.53%  | \$6.09                                 | 62.68%           | 25/09/2025 | 0.00%                | Pay to investor   |
| QANJOC                         | QANTAS AIRWAYS LTD          | \$3.6994                       | \$4.2400                | \$9.03              | 40.97%  | \$5.33                                 | 53.05%           | 21/01/2032 | 0.00%                | Pay to investor   |
| QBEJOA                         | QBE INSURANCE GROUP LTD     | \$8.4285                       | \$9.6800                | \$19.65             | 42.89%  | \$11.22                                | 50.74%           | 26/05/2026 | 6.42%                | Pay to investor   |
| QBEJOC                         | QBE INSURANCE GROUP LTD     | \$5.3401                       | \$6.1300                | \$19.65             | 27.18%  | \$14.31                                | 68.80%           | 25/09/2025 | 5.03%                | Pay to investor   |
| QBEJOD                         | QBE INSURANCE GROUP LTD     | \$7.5796                       | \$8.7000                | \$19.65             | 38.57%  | \$12.07                                | 55.73%           | 25/11/2032 | 5.97%                | Pay to investor   |
| QBEJOE                         | QBE INSURANCE GROUP LTD     | \$10.6161                      | \$12.1900               | \$19.65             | 54.03%  | \$9.03                                 | 37.96%           | 25/11/2032 | 7.97%                | Pay to investor   |
| QBEJOF                         | QBE INSURANCE GROUP LTD     | \$7.5094                       | \$8.6300                | \$19.65             | 38.22%  | \$12.14                                | 56.08%           | 10/02/2033 | 5.93%                | Pay to investor   |
| QBEJOG                         | QBE INSURANCE GROUP LTD     | \$11.1765                      | \$12.8200               | \$19.65             | 56.88%  | \$8.47                                 | 34.76%           | 10/02/2033 | 8.50%                | Pay to investor   |
| QBESO1                         | QBE INSURANCE GROUP LTD     | \$4.1871                       | \$4.8100                | \$19.65             | 21.31%  | \$15.46                                | 75.52%           | 10/02/2033 | 4.66%                | Pay down loan     |
| QBESO3                         | QBE INSURANCE GROUP LTD     | \$8.8936                       | \$10.2000               | \$19.65             | 45.26%  | \$10.76                                | 48.09%           | 10/02/2033 | 6.69%                | Pay down loan     |
| QBESO4                         | QBE INSURANCE GROUP LTD     | \$6.0290                       | \$6.6200                | \$19.65             | 30.68%  | \$13.62                                | 66.31%           | 26/02/2025 | 5.29%                | Pay down loan     |
| QLTSO1                         | BETASHARES GB QUAL LEADERS  | \$13.3230                      | \$15.2900               | \$32.23             | 41.34%  | \$18.91                                | 52.56%           | 21/01/2032 | 5.25%                | Pay down loan     |
| QLTSO2                         | BETASHARES GB QUAL LEADERS  | \$11.1982                      | \$12.8600               | \$32.23             | 34.74%  | \$21.03                                | 60.10%           | 21/01/2032 | 4.72%                | Pay down loan     |
| QOZJOA                         | BETASHARES FTSE RAFI AU 200 | \$7.7562                       | \$8.5200                | \$16.82             | 46.11%  | \$9.06                                 | 49.35%           | 15/07/2032 | 8.30%                | Pay to investor   |
| REAJOC                         | REA GROUP LTD               | \$131.3143                     | \$150.7200              | \$250.78            | 52.36%  | \$119.47                               | 39.90%           | 15/07/2032 | 1.58%                | Pay to investor   |
| REAJOD                         | REA GROUP LTD               | \$89.9340                      | \$103.2200              | \$250.78            | 35.86%  | \$160.85                               | 58.84%           | 26/05/2026 | 1.18%                | Pay to investor   |
| REAJOE                         | REA GROUP LTD               | \$109.3294                     | \$125.4900              | \$250.78            | 43.60%  | \$141.45                               | 49.96%           | 08/09/2033 | 1.34%                | Pay to investor   |
| RIOJOA                         | RIO TINTO LTD               | \$81.2761                      | \$89.2500               | \$119.49            | 68.02%  | \$38.21                                | 25.31%           | 12/03/2025 | 17.34%               | Pay to investor   |
| RIOJOB                         | RIO TINTO LTD               | \$91.2587                      | \$103.8300              | \$119.49            | 76.37%  | \$28.23                                | 13.11%           | 12/03/2025 | 23.48%               | Pay to investor   |
| RIOJOC                         | RIO TINTO LTD               | \$61.1760                      | \$69.6000               | \$119.49            | 51.20%  | \$58.31                                | 41.75%           | 12/03/2025 | 11.37%               | Pay to investor   |
| RIOJOE                         | RIO TINTO LTD               | \$91.5124                      | \$105.0300              | \$119.49            | 76.59%  | \$27.98                                | 12.10%           | 25/11/2032 | 23.69%               | Pay to investor   |
| RIOJOF                         | RIO TINTO LTD               | \$70.0718                      | \$80.4300               | \$119.49            | 58.64%  | \$49.42                                | 32.69%           | 10/02/2033 | 13.41%               | Pay to investor   |
| RIOSO1                         | RIO TINTO LTD               | \$51.7316                      | \$59.3800               | \$119.49            | 43.29%  | \$67.76                                | 50.31%           | 25/11/2032 | 9.78%                | Pay down loan     |
| RIOSO5                         | RIO TINTO LTD               | \$55.4299                      | \$63.6200               | \$119.49            | 46.39%  | \$64.06                                | 46.76%           | 10/02/2033 | 10.35%               | Pay down loan     |
| RIOSO6                         | RIO TINTO LTD               | \$40.4343                      | \$44.3900               | \$119.49            | 33.84%  | \$79.06                                | 62.85%           | 26/02/2025 | 8.38%                | Pay down loan     |
| RRLJOA                         | REGIS RESOURCES LTD         | \$0.8293                       | \$1.0300                | \$2.70              | 30.71%  | \$1.87                                 | 61.85%           | 15/07/2032 | 0.00%                | Pay to investor   |
| RRLJOC                         | REGIS RESOURCES LTD         | \$1.0998                       | \$1.3700                | \$2.70              | 40.73%  | \$1.60                                 | 49.26%           | 21/01/2032 | 0.00%                | Pay to investor   |
| RWCJOD                         | RELiance WORLDWIDE CORP LTD | \$2.0075                       | \$2.3100                | \$5.39              | 37.24%  | \$3.38                                 | 57.14%           | 12/03/2025 | 2.13%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 10-Dec-24

| CitiFirst Instalment MINI Code | Underlying             | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| S32JOA                         | SOUTH32 LIMITED        | \$2.4079                       | \$2.7700                | \$3.60              | 66.89%  | \$1.19                                 | 23.06%           | 25/11/2032 | 4.35%                | Pay to investor   |
| S32JOC                         | SOUTH32 LIMITED        | \$1.6985                       | \$1.9500                | \$3.60              | 47.18%  | \$1.90                                 | 45.83%           | 12/03/2025 | 2.73%                | Pay to investor   |
| S32JOD                         | SOUTH32 LIMITED        | \$1.5617                       | \$1.7900                | \$3.60              | 43.38%  | \$2.04                                 | 50.28%           | 12/03/2025 | 2.55%                | Pay to investor   |
| S32JOE                         | SOUTH32 LIMITED        | \$1.2861                       | \$1.4800                | \$3.60              | 35.73%  | \$2.31                                 | 58.89%           | 12/03/2025 | 2.24%                | Pay to investor   |
| SCGJOA                         | SCENTRE GROUP          | \$1.6020                       | \$1.8400                | \$3.61              | 44.38%  | \$2.01                                 | 49.03%           | 25/09/2025 | 8.44%                | Pay to investor   |
| SCGJOC                         | SCENTRE GROUP          | \$1.1940                       | \$1.3700                | \$3.61              | 33.07%  | \$2.42                                 | 62.05%           | 12/03/2025 | 7.02%                | Pay to investor   |
| SCGSO1                         | SCENTRE GROUP          | \$1.9549                       | \$2.2400                | \$3.61              | 54.15%  | \$1.66                                 | 37.95%           | 12/03/2025 | 10.24%               | Pay down loan     |
| SCGSO2                         | SCENTRE GROUP          | \$1.3007                       | \$1.5000                | \$3.61              | 36.03%  | \$2.31                                 | 58.45%           | 26/05/2026 | 7.34%                | Pay down loan     |
| SEKJOB                         | SEEK LTD               | \$8.9219                       | \$10.2400               | \$25.77             | 34.62%  | \$16.85                                | 60.26%           | 26/02/2025 | 2.08%                | Pay to investor   |
| SEKJOC                         | SEEK LTD               | \$16.9460                      | \$19.4600               | \$25.77             | 65.76%  | \$8.82                                 | 24.49%           | 08/09/2033 | 3.97%                | Pay to investor   |
| SFRJOA                         | SANDFIRE RESOURCES NL  | \$2.8727                       | \$3.5800                | \$10.12             | 28.39%  | \$7.25                                 | 64.62%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOB                         | SANDFIRE RESOURCES NL  | \$2.3849                       | \$2.9800                | \$10.12             | 23.57%  | \$7.74                                 | 70.55%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOC                         | SANDFIRE RESOURCES NL  | \$3.5960                       | \$4.4900                | \$10.12             | 35.53%  | \$6.52                                 | 55.63%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOD                         | SANDFIRE RESOURCES NL  | \$5.0367                       | \$6.2900                | \$10.12             | 49.77%  | \$5.08                                 | 37.85%           | 10/02/2033 | 0.00%                | Pay to investor   |
| SFYSO4                         | SPDR S&P/ASX 50 FUND   | \$12.2193                      | \$13.4200               | \$74.77             | 16.34%  | \$62.55                                | 82.05%           | 26/02/2025 | 4.25%                | Pay down loan     |
| SFYSO5                         | SPDR S&P/ASX 50 FUND   | \$32.9144                      | \$36.1400               | \$74.77             | 44.02%  | \$41.86                                | 51.67%           | 26/02/2025 | 6.35%                | Pay down loan     |
| SGPJOB                         | STOCKLAND              | \$2.9371                       | \$3.3700                | \$5.01              | 58.62%  | \$2.07                                 | 32.73%           | 25/09/2025 | 11.87%               | Pay to investor   |
| SGPJOC                         | STOCKLAND              | \$2.3871                       | \$2.7400                | \$5.01              | 47.65%  | \$2.62                                 | 45.31%           | 21/01/2032 | 9.38%                | Pay to investor   |
| SHLJOD                         | SONIC HEALTHCARE LTD   | \$18.9549                      | \$21.7700               | \$28.60             | 66.28%  | \$9.65                                 | 23.88%           | 25/11/2032 | 10.99%               | Pay to investor   |
| SHLSO1                         | SONIC HEALTHCARE LTD   | \$16.6678                      | \$19.1400               | \$28.60             | 58.28%  | \$11.93                                | 33.08%           | 25/11/2032 | 8.88%                | Pay down loan     |
| SHLSO4                         | SONIC HEALTHCARE LTD   | \$6.3717                       | \$7.0000                | \$28.60             | 22.28%  | \$22.23                                | 75.52%           | 26/02/2025 | 4.77%                | Pay down loan     |
| STOJOA                         | SANTOS LTD             | \$3.7381                       | \$4.2900                | \$6.54              | 57.16%  | \$2.80                                 | 34.40%           | 25/09/2025 | 16.40%               | Pay to investor   |
| STOJOB                         | SANTOS LTD             | \$5.5366                       | \$6.3600                | \$6.54              | 84.66%  | \$1.00                                 | 2.75%            | 12/03/2025 | 45.79%               | Pay to investor   |
| STOJOD                         | SANTOS LTD             | \$4.3295                       | \$4.9800                | \$6.54              | 66.20%  | \$2.21                                 | 23.85%           | 25/11/2032 | 20.79%               | Pay to investor   |
| STWJOB                         | SPDR S&P/ASX 200 FUND  | \$37.3810                      | \$42.9100               | \$76.27             | 49.01%  | \$38.89                                | 43.74%           | 25/09/2025 | 6.30%                | Pay to investor   |
| STWSO1                         | SPDR S&P/ASX 200 FUND  | \$33.2854                      | \$38.2100               | \$76.27             | 43.64%  | \$42.98                                | 49.90%           | 25/11/2032 | 5.70%                | Pay down loan     |
| STWSO4                         | SPDR S&P/ASX 200 FUND  | \$17.1962                      | \$18.8800               | \$76.27             | 22.55%  | \$59.07                                | 75.25%           | 26/02/2025 | 4.15%                | Pay down loan     |
| STWSO5                         | SPDR S&P/ASX 200 FUND  | \$29.8237                      | \$32.7400               | \$76.27             | 39.10%  | \$46.45                                | 57.07%           | 26/02/2025 | 5.27%                | Pay down loan     |
| SULJOA                         | SUPER RETAIL GROUP LTD | \$6.9778                       | \$8.3600                | \$14.96             | 46.64%  | \$7.98                                 | 44.12%           | 08/09/2033 | 14.91%               | Pay to investor   |
| SULJOB                         | SUPER RETAIL GROUP LTD | \$4.6186                       | \$5.5300                | \$14.96             | 30.87%  | \$10.34                                | 63.03%           | 12/03/2025 | 11.51%               | Pay to investor   |
| SULJOC                         | SUPER RETAIL GROUP LTD | \$9.2191                       | \$11.0400               | \$14.96             | 61.63%  | \$5.74                                 | 26.20%           | 08/09/2033 | 20.73%               | Pay to investor   |
| SUNJOB                         | SUNCORP GROUP LTD      | \$8.5954                       | \$9.4400                | \$19.79             | 43.43%  | \$11.19                                | 52.30%           | 12/03/2025 | 6.97%                | Pay to investor   |
| SUNJOD                         | SUNCORP GROUP LTD      | \$7.4568                       | \$8.5600                | \$19.79             | 37.68%  | \$12.33                                | 56.75%           | 12/03/2025 | 6.32%                | Pay to investor   |
| SUNJOC                         | SUNCORP GROUP LTD      | \$7.9628                       | \$9.1400                | \$19.79             | 40.24%  | \$11.83                                | 53.82%           | 12/03/2025 | 6.59%                | Pay to investor   |
| SUNJOI                         | SUNCORP GROUP LTD      | \$6.6186                       | \$7.6000                | \$19.79             | 33.44%  | \$13.17                                | 61.60%           | 12/03/2025 | 5.92%                | Pay to investor   |
| SUNJOJ                         | SUNCORP GROUP LTD      | \$5.3952                       | \$6.1900                | \$19.79             | 27.26%  | \$14.39                                | 68.72%           | 12/03/2025 | 5.42%                | Pay to investor   |
| SUNSO1                         | SUNCORP GROUP LTD      | \$3.0535                       | \$3.5100                | \$19.79             | 15.43%  | \$16.74                                | 82.26%           | 25/09/2025 | 4.66%                | Pay down loan     |
| SUNSO4                         | SUNCORP GROUP LTD      | \$5.2513                       | \$5.7700                | \$19.79             | 26.54%  | \$14.54                                | 70.84%           | 26/02/2025 | 5.36%                | Pay down loan     |
| TCLJOC                         | TRANSURBAN GROUP       | \$10.5502                      | \$12.1100               | \$12.93             | 81.59%  | \$2.38                                 | 6.34%            | 25/09/2025 | 26.05%               | Pay to investor   |
| TCLJOD                         | TRANSURBAN GROUP       | \$8.3862                       | \$9.6500                | \$12.93             | 64.86%  | \$4.54                                 | 25.37%           | 25/11/2032 | 13.64%               | Pay to investor   |
| TCLJOE                         | TRANSURBAN GROUP       | \$7.2085                       | \$8.2700                | \$12.93             | 55.75%  | \$5.72                                 | 36.04%           | 25/11/2032 | 10.84%               | Pay to investor   |
| TCLJOF                         | TRANSURBAN GROUP       | \$6.4466                       | \$7.4000                | \$12.93             | 49.86%  | \$6.48                                 | 42.77%           | 10/02/2033 | 9.56%                | Pay to investor   |
| TCLJOG                         | TRANSURBAN GROUP       | \$9.2495                       | \$10.6200               | \$12.93             | 71.54%  | \$3.68                                 | 17.87%           | 10/02/2033 | 16.85%               | Pay to investor   |
| TLCJOA                         | THE LOTTERY CORP LTD   | \$3.6701                       | \$4.2200                | \$5.14              | 71.40%  | \$1.47                                 | 17.90%           | 15/07/2032 | 12.59%               | Pay to investor   |



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|--------------------------------|-------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| TLCJOB                         | THE LOTTERY CORP LTD          | \$2.8774                       | \$3.3000                | \$5.14              | 55.98%  | \$2.26                                 | 35.80%           | 15/07/2032 | 8.18%                | Pay to investor   |
| TLCSO1                         | THE LOTTERY CORP LTD          | \$2.8175                       | \$3.2300                | \$5.14              | 54.82%  | \$2.32                                 | 37.16%           | 15/07/2032 | 7.97%                | Pay down loan     |
| TLCSO2                         | THE LOTTERY CORP LTD          | \$2.1834                       | \$2.5000                | \$5.14              | 42.48%  | \$2.96                                 | 51.36%           | 15/07/2032 | 6.26%                | Pay down loan     |
| TLSJOA                         | TELSTRA CORP LTD              | \$1.6209                       | \$1.8400                | \$4.01              | 40.42%  | \$2.39                                 | 54.11%           | 25/09/2025 | 7.53%                | Pay to investor   |
| TLSJOB                         | TELSTRA CORP LTD              | \$2.3486                       | \$2.7000                | \$4.01              | 58.57%  | \$1.66                                 | 32.67%           | 25/11/2032 | 10.83%               | Pay to investor   |
| TLSJOC                         | TELSTRA CORP LTD              | \$2.3904                       | \$2.7200                | \$4.01              | 59.61%  | \$1.62                                 | 32.17%           | 15/07/2032 | 11.11%               | Pay to investor   |
| TLSJOF                         | TELSTRA CORP LTD              | \$2.0788                       | \$2.3900                | \$4.01              | 51.84%  | \$1.93                                 | 40.40%           | 10/02/2033 | 9.32%                | Pay to investor   |
| TLSJOH                         | TELSTRA CORP LTD              | \$2.8963                       | \$3.3200                | \$4.01              | 72.23%  | \$1.11                                 | 17.21%           | 10/02/2033 | 16.16%               | Pay to investor   |
| TLSSO2                         | TELSTRA CORP LTD              | \$2.1265                       | \$2.4500                | \$4.01              | 53.03%  | \$1.88                                 | 38.90%           | 21/01/2032 | 9.56%                | Pay down loan     |
| TLSSO4                         | TELSTRA CORP LTD              | \$1.6725                       | \$1.9200                | \$4.01              | 41.71%  | \$2.34                                 | 52.12%           | 10/02/2033 | 7.70%                | Pay down loan     |
| TLSSO5                         | TELSTRA CORP LTD              | \$1.3105                       | \$1.5100                | \$4.01              | 32.68%  | \$2.70                                 | 62.34%           | 10/02/2033 | 6.67%                | Pay down loan     |
| TNEJOC                         | TECHNOLOGY ONE LTD            | \$10.9329                      | \$12.5500               | \$31.55             | 34.65%  | \$20.62                                | 60.22%           | 08/09/2033 | 1.09%                | Pay to investor   |
| TPGJOA                         | TPG TELECOM LTD               | \$2.6861                       | \$3.0900                | \$4.45              | 60.36%  | \$1.76                                 | 30.56%           | 10/02/2033 | 10.20%               | Pay to investor   |
| TWEJOA                         | TREASURY WINE ESTATES LTD     | \$7.3629                       | \$8.4500                | \$11.49             | 64.08%  | \$4.13                                 | 26.46%           | 15/07/2032 | 8.72%                | Pay to investor   |
| TWEJOB                         | TREASURY WINE ESTATES LTD     | \$5.8524                       | \$6.7200                | \$11.49             | 50.93%  | \$5.64                                 | 41.51%           | 26/02/2025 | 6.39%                | Pay to investor   |
| VASJOA                         | VANGUARD AUST SHARES IDX ETF  | \$48.9048                      | \$56.1300               | \$104.74            | 46.69%  | \$55.84                                | 46.41%           | 21/01/2032 | 5.86%                | Pay to investor   |
| VASSO1                         | VANGUARD AUST SHARES IDX ETF  | \$46.2278                      | \$53.0500               | \$104.74            | 44.14%  | \$58.51                                | 49.35%           | 25/11/2032 | 5.59%                | Pay down loan     |
| VASSO3                         | VANGUARD AUST SHARES IDX ETF  | \$25.1600                      | \$27.6200               | \$104.74            | 24.02%  | \$79.58                                | 73.63%           | 12/03/2025 | 4.11%                | Pay down loan     |
| VEAJOT                         | VIVA ENERGY GROUP LTD         | \$1.4492                       | \$1.6600                | \$2.63              | 55.10%  | \$1.18                                 | 36.88%           | 12/03/2025 | 11.69%               | Pay to investor   |
| VHYJOA                         | VANGUARD AUS HIGH YIELD       | \$41.2497                      | \$47.3500               | \$76.20             | 54.13%  | \$34.95                                | 37.86%           | 12/03/2025 | 11.39%               | Pay to investor   |
| VHYJOB                         | VANGUARD AUS HIGH YIELD       | \$34.3748                      | \$39.4500               | \$76.20             | 45.11%  | \$41.83                                | 48.23%           | 12/03/2025 | 9.52%                | Pay to investor   |
| VHYJOC                         | VANGUARD AUS HIGH YIELD       | \$27.4998                      | \$31.5600               | \$76.20             | 36.09%  | \$48.70                                | 58.58%           | 12/03/2025 | 8.17%                | Pay to investor   |
| VHYJOD                         | VANGUARD AUS HIGH YIELD       | \$48.9048                      | \$56.1300               | \$76.20             | 64.18%  | \$27.30                                | 26.34%           | 21/01/2032 | 14.58%               | Pay to investor   |
| VHYSO1                         | VANGUARD AUS HIGH YIELD       | \$24.3101                      | \$27.9000               | \$76.20             | 31.90%  | \$51.89                                | 63.39%           | 25/09/2025 | 7.67%                | Pay down loan     |
| VHYSO3                         | VANGUARD AUS HIGH YIELD       | \$14.2835                      | \$15.6800               | \$76.20             | 18.74%  | \$61.92                                | 79.42%           | 12/03/2025 | 6.43%                | Pay down loan     |
| VTSSO1                         | VANGUARD TOTL ST MKT ETF-CDI  | \$167.4905                     | \$192.2400              | \$473.86            | 35.35%  | \$306.37                               | 59.43%           | 25/11/2032 | 1.82%                | Pay down loan     |
| WBCJOA                         | WESTPAC BANKING CORP          | \$8.5495                       | \$9.5600                | \$32.87             | 26.01%  | \$24.32                                | 70.92%           | 15/07/2032 | 6.83%                | Pay to investor   |
| WBCJOC                         | WESTPAC BANKING CORP          | \$14.2657                      | \$15.9600               | \$32.87             | 43.40%  | \$18.60                                | 51.45%           | 25/11/2032 | 8.92%                | Pay to investor   |
| WBCJOD                         | WESTPAC BANKING CORP          | \$10.8372                      | \$12.1100               | \$32.87             | 32.97%  | \$22.03                                | 63.16%           | 12/03/2025 | 7.53%                | Pay to investor   |
| WBCJOE                         | WESTPAC BANKING CORP          | \$13.7848                      | \$15.1300               | \$32.87             | 41.94%  | \$19.09                                | 53.97%           | 26/02/2025 | 8.70%                | Pay to investor   |
| WBCJOF                         | WESTPAC BANKING CORP          | \$9.4628                       | \$10.5800               | \$32.87             | 28.79%  | \$23.41                                | 67.81%           | 12/03/2025 | 7.09%                | Pay to investor   |
| WBCJOG                         | WESTPAC BANKING CORP          | \$20.0305                      | \$22.4100               | \$32.87             | 60.94%  | \$12.84                                | 31.82%           | 25/11/2032 | 12.93%               | Pay to investor   |
| WBCSO1                         | WESTPAC BANKING CORP          | \$6.8657                       | \$7.6800                | \$32.87             | 20.89%  | \$26.00                                | 76.64%           | 12/03/2025 | 6.38%                | Pay down loan     |
| WBCSO2                         | WESTPAC BANKING CORP          | \$4.6011                       | \$5.1400                | \$32.87             | 14.00%  | \$28.27                                | 84.36%           | 25/09/2025 | 5.87%                | Pay down loan     |
| WBCSO3                         | WESTPAC BANKING CORP          | \$12.5153                      | \$13.9900               | \$32.87             | 38.08%  | \$20.35                                | 57.44%           | 26/05/2026 | 8.16%                | Pay down loan     |
| WBCSO4                         | WESTPAC BANKING CORP          | \$11.1138                      | \$12.4300               | \$32.87             | 33.81%  | \$21.76                                | 62.18%           | 25/11/2032 | 7.63%                | Pay down loan     |
| WDISO2                         | SPDR S&P GLOBAL DIVIDEND FUND | \$9.0363                       | \$10.3700               | \$20.56             | 43.95%  | \$11.52                                | 49.56%           | 25/09/2025 | 7.95%                | Pay down loan     |
| WDSJOA                         | WOODSIDE ENERGY GROUP LTD     | \$17.0086                      | \$19.5300               | \$23.79             | 71.49%  | \$6.78                                 | 17.91%           | 12/03/2025 | 28.74%               | Pay to investor   |
| WDSJOB                         | WOODSIDE ENERGY GROUP LTD     | \$13.5226                      | \$15.5200               | \$23.79             | 56.84%  | \$10.27                                | 34.76%           | 12/03/2025 | 18.98%               | Pay to investor   |
| WDSSO1                         | WOODSIDE ENERGY GROUP LTD     | \$4.8960                       | \$5.6200                | \$23.79             | 20.58%  | \$18.89                                | 76.38%           | 12/03/2025 | 10.32%               | Pay down loan     |
| WDSSO2                         | WOODSIDE ENERGY GROUP LTD     | \$10.1684                      | \$11.6700               | \$23.79             | 42.74%  | \$13.62                                | 50.95%           | 15/07/2032 | 14.31%               | Pay down loan     |
| WDSSO3                         | WOODSIDE ENERGY GROUP LTD     | \$1.6138                       | \$1.8500                | \$23.79             | 6.78%   | \$22.18                                | 92.22%           | 25/09/2025 | 8.79%                | Pay down loan     |
| WDSSO4                         | WOODSIDE ENERGY GROUP LTD     | \$4.8635                       | \$5.5800                | \$23.79             | 20.44%  | \$18.93                                | 76.54%           | 15/07/2032 | 10.30%               | Pay down loan     |
| WEBJOD                         | WEB TRAVEL GROUP LTD          | \$2.7749                       | \$3.1800                | \$4.77              | 58.17%  | \$2.00                                 | 33.33%           | 12/03/2025 | 0.00%                | Pay to investor   |

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|--------------------------------|------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| WEBJOE                         | WEB TRAVEL GROUP LTD         | \$3.2822                       | \$3.7700                | \$4.77              | 68.81%  | \$1.49                                 | 20.96%           | 12/03/2025 | 0.00%                | Pay to investor   |
| WESJOA                         | WESFARMERS LTD               | \$40.1955                      | \$46.1400               | \$74.59             | 53.89%  | \$34.39                                | 38.14%           | 25/09/2025 | 5.76%                | Pay to investor   |
| WESJOB                         | WESFARMERS LTD               | \$28.7644                      | \$33.0200               | \$74.59             | 38.56%  | \$45.83                                | 55.73%           | 25/11/2032 | 4.32%                | Pay to investor   |
| WESJOD                         | WESFARMERS LTD               | \$40.2820                      | \$46.2300               | \$74.59             | 54.00%  | \$34.31                                | 38.02%           | 25/11/2032 | 5.77%                | Pay to investor   |
| WESJOE                         | WESFARMERS LTD               | \$20.8230                      | \$23.9000               | \$74.59             | 27.92%  | \$53.77                                | 67.96%           | 10/02/2033 | 3.68%                | Pay to investor   |
| WESSO1                         | WESFARMERS LTD               | \$34.1002                      | \$39.1400               | \$74.59             | 45.72%  | \$40.49                                | 47.53%           | 25/09/2025 | 4.89%                | Pay down loan     |
| WHCJOB                         | WHITEHAVEN COAL LTD          | \$2.4889                       | \$3.1100                | \$6.33              | 39.32%  | \$3.84                                 | 50.87%           | 25/09/2025 | 5.21%                | Pay to investor   |
| WHCJOC                         | WHITEHAVEN COAL LTD          | \$0.8334                       | \$1.0400                | \$6.33              | 13.17%  | \$5.50                                 | 83.57%           | 26/02/2025 | 3.64%                | Pay to investor   |
| WHCJOD                         | WHITEHAVEN COAL LTD          | \$3.2196                       | \$4.0200                | \$6.33              | 50.86%  | \$3.11                                 | 36.49%           | 15/07/2032 | 6.43%                | Pay to investor   |
| WHCJOG                         | WHITEHAVEN COAL LTD          | \$1.7501                       | \$2.2000                | \$6.33              | 27.65%  | \$4.58                                 | 65.24%           | 25/09/2025 | 4.37%                | Pay to investor   |
| WHCJOH                         | WHITEHAVEN COAL LTD          | \$3.8086                       | \$4.7500                | \$6.33              | 60.17%  | \$2.52                                 | 24.96%           | 10/02/2033 | 7.93%                | Pay to investor   |
| WLEJOB                         | WAM LEADERS LTD              | \$0.9226                       | \$1.0100                | \$1.23              | 75.01%  | \$0.31                                 | 17.89%           | 10/02/2033 | 29.93%               | Pay to investor   |
| WLEJOC                         | WAM LEADERS LTD              | \$0.7708                       | \$0.8500                | \$1.23              | 62.67%  | \$0.46                                 | 30.89%           | 10/02/2033 | 20.03%               | Pay to investor   |
| WLEJOD                         | WAM LEADERS LTD              | \$0.9576                       | \$1.0500                | \$1.23              | 77.85%  | \$0.27                                 | 14.63%           | 10/02/2033 | 33.77%               | Pay to investor   |
| WORJOA                         | WORLEY LIMITED               | \$8.0102                       | \$9.1900                | \$13.24             | 60.50%  | \$5.23                                 | 30.59%           | 25/09/2025 | 9.56%                | Pay to investor   |
| WORSO1                         | WORLEY LIMITED               | \$9.1032                       | \$10.4500               | \$13.24             | 68.76%  | \$4.14                                 | 21.07%           | 26/05/2026 | 12.09%               | Pay down loan     |
| WOWJOA                         | WOOLWORTHS LTD               | \$20.1466                      | \$23.1200               | \$30.24             | 66.62%  | \$10.09                                | 23.54%           | 25/11/2032 | 14.27%               | Pay to investor   |
| WOWJOB                         | WOOLWORTHS LTD               | \$17.9378                      | \$19.7000               | \$30.24             | 59.32%  | \$12.30                                | 34.85%           | 12/03/2025 | 11.71%               | Pay to investor   |
| WOWJOC                         | WOOLWORTHS LTD               | \$22.1167                      | \$24.9400               | \$30.24             | 73.14%  | \$8.12                                 | 17.53%           | 12/03/2025 | 17.73%               | Pay to investor   |
| WOWJOE                         | WOOLWORTHS LTD               | \$24.6178                      | \$28.2600               | \$30.24             | 81.41%  | \$5.62                                 | 6.55%            | 10/02/2033 | 25.61%               | Pay to investor   |
| WOWSO1                         | WOOLWORTHS LTD               | \$23.9290                      | \$26.7500               | \$30.24             | 79.13%  | \$6.31                                 | 11.54%           | 26/05/2026 | 22.82%               | Pay down loan     |
| WOWSO2                         | WOOLWORTHS LTD               | \$17.9254                      | \$20.5800               | \$30.24             | 59.28%  | \$12.31                                | 31.94%           | 21/01/2032 | 11.69%               | Pay down loan     |
| WOWSO4                         | WOOLWORTHS LTD               | \$9.4138                       | \$10.3400               | \$30.24             | 31.13%  | \$20.83                                | 65.81%           | 26/02/2025 | 6.91%                | Pay down loan     |
| XROJOB                         | XERO LTD                     | \$50.8180                      | \$60.8600               | \$178.81            | 28.42%  | \$127.99                               | 65.96%           | 15/07/2032 | 0.00%                | Pay to investor   |
| XROJOD                         | XERO LTD                     | \$83.1445                      | \$99.5900               | \$178.81            | 46.50%  | \$95.67                                | 44.30%           | 25/11/2032 | 0.00%                | Pay to investor   |
| XROJOE                         | XERO LTD                     | \$56.7816                      | \$68.0000               | \$178.81            | 31.76%  | \$122.03                               | 61.97%           | 25/11/2032 | 0.00%                | Pay to investor   |
| YM1JOC                         | BETASHARES AUS TOP 20 EQ YLD | \$5.5000                       | \$6.3100                | \$8.06              | 68.24%  | \$2.56                                 | 21.71%           | 12/03/2025 | 21.71%               | Pay to investor   |
| YM1JOD                         | BETASHARES AUS TOP 20 EQ YLD | \$4.8125                       | \$5.5300                | \$8.06              | 59.71%  | \$3.25                                 | 31.39%           | 12/03/2025 | 17.11%               | Pay to investor   |
| YM1SO1                         | BETASHARES AUS TOP 20 EQ YLD | \$2.6582                       | \$3.0500                | \$8.06              | 32.98%  | \$5.40                                 | 62.16%           | 15/07/2032 | 10.29%               | Pay down loan     |
| YM1SO2                         | BETASHARES AUS TOP 20 EQ YLD | \$0.6745                       | \$0.7400                | \$8.06              | 8.37%   | \$7.39                                 | 90.82%           | 12/03/2025 | 7.52%                | Pay down loan     |

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**CitiFirst Instalment MINIs - current interest rate 8.80%pa**

Effective Date: 10-Dec-24

| CitiFirst Instalment MINI Code | Underlying | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|--------|----------------------|-------------------|
|--------------------------------|------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|--------|----------------------|-------------------|

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